

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Filing Date Sep 20, 2000 Inventorship Dheer Attorney's Docket No.CE1-002US

Title: Method and Apparatus for Implementing Financial Transactions

INFORMATION DISCLOSURE STATEMENT

References - See Attached Form PTO-1449

To:

Commissioner of Patents and Trademarks,
Washington, D.C. 20231

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GROUP 3600 From:

The attached form PTO-1449 is submitted in compliance with Applicant's duty of disclosure under 37 CFR §1.56.

The Commissioner is hereby authorized to charge payment of fees or credit overpayments to Deposit Account No. 12-0769 as set forth in 37 CFR §1.17(p).

Dated: 4/23/2003

Steven R. Sponseller Reg. No. 39,384

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